

Combat Team, Fort Carson, CO. Private Madison will be remembered as a loyal soldier who had a strong sense of duty, honor, and love of country. Thousands of brave Americans like Private Madison are currently serving in the U.S. military.

Private Madison is survived by his wife Melissa; children, Hailee, Jonathan and Michael of Fort Carson, CO; parents, Ken Madison, Sr., a retired Air Force master sergeant, and Nancy Madison; brothers, Kenneth Jr., Anthony, and Richard; and sister, Christina, all of Bellevue, NE. Our thoughts and prayers are with them at this difficult time. America is proud of Private Madison's service and mourns his loss.

I ask my colleagues to join me and all Americans in honoring PVT Tim Madison.

HURRICANE SEASON AND INSURANCE COMPANIES

Mr. NELSON of Florida. Mr. President, I wish to address a topic that is appropriate, since tropical storm Alberto is on the coast of Florida—in the Big Bend area of Florida—right now. Fortunately, Alberto stayed a tropical storm, although there was a moment last night when the National Hurricane Center thought it was going to become a hurricane, which is 74-plus miles an hour.

Isn't it interesting that here we are in early June—normally, hurricanes don't really start brewing up until July, and the severe ones don't start brewing up until August and September. But we see the confluence of two things. We see not only the active hurricane cycles the meteorologists will tell you about, that these are 10- and 15-year cycles and hurricanes will become much more active and much more frequent. When you add that meteorological phenomenon to the fact of global warming where, as the Earth's temperatures rise because of the trapping of the greenhouse gases, the rising of the temperature of the water, the rising of the temperature of the atmosphere—the effect of that is more frequent and more ferocious storms. Whether that global warming is affecting this particular cycle, I know not. But I know that the phenomenon of global warming added to—if we are in a 10- or 15-year meteorological phenomena of hurricane cycles, that can add all the more to the distress, dismay, and tragedy that the Atlantic and the gulf coast of the United States will suffer over the coming number of years.

That brings me to the subject matter: the cost of insurance, particularly homeowners insurance, which is going to—if it hasn't already—become prohibitive for coastal dwellers. It is not just coastal dwellers because the insurance rates are spread in a particular way where the property owner will share in the burden of the cost of insurance no matter whether the home-

owner lives on the coast or lives inland. This is exactly what has happened to the gulf coast as a result of Katrina. It is what happened in Florida for the active hurricane year of 2004, in which four hurricanes hit Florida within a 6-week period. As a result, you see insurance rates that are absolutely escalating, with the phenomenon that is now occurring in Florida and Gulf States, including Alabama; Mississippi, the home of the distinguished senior Senator from Mississippi, who is on the floor at the moment; Louisiana; and eventually it will happen to Texas when they get pounded a couple of times—that is, the phenomenon that homeowner insurance rates are going through the roof.

In addition to that, insurance companies—if they have not gone broke—are bailing out; they are canceling policies right and left. Those which are staying are canceling policies, and other insurance companies are canceling all of their homeowners coverage. The bottom line is that this is a tough time for homeowners just to be able to afford financially the cost of what is known as windstorm insurance.

Now, I rise to tell the Senate about a package of bills that has been filed but one in particular that I suggest to the Senate is a way of addressing not only the pleas of our constituents back home, the pleas of insurance companies, the pleas of reinsurance companies, the pleas of insurance regulators, the insurance commissioners of the 50 States, but the pleas particularly of our constituents who are paying the tab. This is the question: Can any one insurance company or any one State withstand the financial losses we anticipate from the megahurricanes of the future? The answer to that is no. That is why they are now turning to the Federal level of government.

May I say that 11 years ago, I was confronted with one of the toughest jobs I have ever had in a lifetime of public service when I was elected the Florida State treasurer, which is also the position of the elected insurance commissioner of Florida. I inherited the chaos in the aftermath of the monster hurricane, Hurricane Andrew, in the early 1990s. It had paralyzed the insurance marketplace of Florida, not only in south Florida where the hurricane hit but the entire State of Florida, because what is happening today happened in the mid-1990s—companies had gone broke, they were fleeing the State of Florida, and those which were staying were canceling policies right and left. Companies were asking the insurance commissioner for rate increases that were being hiked to the Moon. It is the same phenomenon we have today.

I can tell you that we had to make up the solution as we went because that kind of financial impact to the insurance industry and to the people served by that industry had never happened. Andrew was a \$16 billion insurance loss storm. That, in today's dollars, is

about a \$23 billion insurance loss storm. But what really scared the "bejeebers" out of the insurance marketplace was the realization that if the hurricane had turned 1 degree to the north and drawn a bead on the Dade County-Broward County line instead of south Dade in Homestead, a relatively unpopulated part of Dade County, if it turned that 1 degree to the north and hit that more populated area, it would have been a \$50 billion loss storm, and that would have taken down every insurance company that was doing business in the path of the storm—taken them down financially. It would have drained all of their reserves.

That is the circumstance we have facing the States of the gulf coast as well as the Atlantic coast today because you put a category 4—by the way, remember, by the time Katrina hit Louisiana, it was only a category 3. Look at what it did to the Mississippi coast. If you put a category 4, which is winds up to 145 miles per hour, or a category 5, which is in excess of that, into a concentrated area of high urban density and you have major loss, you will have insurance companies going down the tubes financially.

So what are they doing? They are coming to us. Well, the problem is that the Federal level of government has never dealt with insurance. It was back in the 1930s that the McCarran-Ferguson Act was enacted, which said the regulation of insurance is going to be done by the 50 States. And they are coming to us because of the financial enormity of loss not only to insurance companies but to our respective States as well. And, therefore, what do we do? It is hard to get consensus here because we don't deal in insurance matters, and it is hard to get consensus because the insurance industry is not unified on what to do. Certainly, the reinsurance industry has a different perspective than the insurance industry. The insurance regulators have another perspective.

So, after consulting with my dear friend and senior colleague from Mississippi and with the senior Senator from Louisiana, Ms. LANDRIEU, we have filed a bill modeled after what the State of Florida had to do after the monster mega-hurricane in the nineties, and that was build consensus by forming a prestigious commission representative across the board of all the peoples and organizations that are affected by this enormous question and ask that commission, that emergency national commission—which is exactly what we did in Florida in 1995. We formed what we called then the academic task force headed by presidents of the universities of Florida. They reported back within 3 months.

We took that package to the State legislature. We got the legislature to pass it into law. The law enabled the insurance commissioner then to help the insurance companies restore the marketplace at affordable prices so the people would have available affordable insurance.

So the three of us—Senator COCHRAN, Senator LANDRIEU, this Senator—have filed this bill setting up a national commission under law appointing specific designees that are a broad representation of the industry, of the problem, to come back to the Congress and to the executive branch within 90 days with their recommendation that then we can deliberate the work product thereof to see if we can have some solution as to these dire economic conditions that our people, that our States, and, in fact, private industry are facing as we now face another active hurricane season.

I conclude by saying that we are very happy that the National Association of Insurance Commissioners, that organization that represents all 50 insurance commissioners of our States, plus the District of Columbia, plus the Virgin Islands, plus Puerto Rico, have all come together and unanimously endorsed this concept.

We cannot get consensus here because everybody has a different idea, including the industry, but we can take what happened successfully in Florida and use that model to build consensus so that we will know what to do and then can pass appropriate legislation.

Mr. President, I wanted to share this right as the winds are hitting the State of Florida from the first named storm of this hurricane season, the storm named Alberto.

I yield the floor.

THE PRESIDING OFFICER. The Senator from Mississippi.

Mr. COCHRAN. Mr. President, I thank the distinguished Senator from Florida for his initiative in bringing this issue in this form to the Senate. I am pleased to cosponsor the legislation with him, Senator LANDRIEU, and others who may cosponsor this legislation.

We are reaching out to the industry and to experts in related business activities who have experience, a depth of understanding about this challenge we face to give us the benefit of their advice and their counsel.

There are specific recommendations, if they can come to a consensus, on how Government can more responsibly address this critical issue. In our State of Mississippi right now, there are people in limbo trying to decide whether they take on the burden of increased costs of insurance, of chances that they may not get insurance they can afford. So rebuilding is slow. Recovery is slow. Businesses are reluctant to embark upon expansion or remodeling, refurbishing, rebuilding, reconstructing from slabs the businesses they had in the gulf coast region.

This is a real dilemma, and it is an economic challenge that no one State can really overcome using the resources of a State government or a national blue ribbon commission, such as the one brought together by Haley Barbour of Mississippi. Our Governor has reached out to the business community and individuals who have experience who could be of help in recov-

ering from the disaster that hit our State.

This is bigger than one State, bigger than our State's commission that Governor Barbour has appointed and that is working hard and making a big difference and making us believe that we can recover, and we will recover. That is a very important part of this situation and this challenge.

I think this is a very important step to take, and it comes at a time when we have laid before the Senate now a conference report making supplemental appropriations to the Departments of State and Defense for the war on terror, but as far as our current domestic challenges are concerned, \$19 billion to help sustain the recovery and rebuilding that is underway, recovering from Hurricanes Katrina and Rita that were so devastating to our gulf coast region.

Mr. President, I commend the Senator.

LOCAL LAW ENFORCEMENT ENHANCEMENT ACT OF 2005

Mr. SMITH. Mr. President, I rise today to speak about the need for hate crimes legislation. Each Congress, Senator KENNEDY and I introduce hate crimes legislation that would add new categories to current hate crimes law, sending a signal that violence of any kind is unacceptable in our society. Likewise, each Congress I have come to the floor to highlight a separate hate crime that has occurred in our country.

On June 10, 2006, gay performance artist Kevin Aviance was severely beaten in New York City. According to reports, Aviance was walking home from a local bar when four teens began shouting obscenities and attacked him from behind. During the attack Aviance was kicked and punched while the attackers yelled sexually derogatory slurs at him.

An officer with New York's Hate Crimes Taskforce reported that four men were arrested and charged with a hate crime in connection to the attack.

I believe that the Government's first duty is to defend its citizens, to defend them against the harms that come out of hate. The Local Law Enforcement Enhancement Act is a symbol that can become substance. I believe that by passing this legislation and changing current law, we can change hearts and minds as well.

FLORIDA CITRUS-CANKER QUARANTINE

Mr. NELSON of Florida. Mr. President, I rise to call on the U.S. Department of Agriculture to reconsider its recent decision to ban Florida's citrus industry from shipping fruit to other citrus-producing States, as this decision could adversely affect a major segment of my State's economy.

Specifically, the Government ban lacks adequate scientific backing and

could even harm Florida's ability to trade with other citrus-producing countries.

This industry has long played an important role in my State's economy, and the Government has often been supportive and helpful, including after the past two hurricane seasons that were devastating to the industry and spread canker extensively, making eradication no longer possible.

While the Department of Agriculture has helped the industry recover from the storms and with combating canker in the past, I am hopeful it will do so again in a way that does not cause more harm than good.

WORLD DAY AGAINST CHILD LABOR

Mr. HARKIN. Mr. President, yesterday was the annual commemoration of the International Labor Organization's, ILO, World Day Against Child Labor, the day we set aside to speak out against the fact that millions of children around the globe continue to be trapped in forced and abusive labor, often in extremely hazardous conditions.

The good news, this year, is that child labor is in decline across the globe. According to the recent ILO report, "The End of Child Labor: Within Reach," released on May 4 of this year, between the years 2000 and 2004, the number of child laborers worldwide fell by 11 percent, from 246 million to 218 million. Even better, the number of children and youths aged 5-17 trapped in hazardous work decreased by 26 percent, declining from 171 million in 2000 to 126 million in 2004. Among younger child laborers, the drop was even sharper at 33 percent.

This is remarkable progress in just 4 years' time. And looking to the future, the ILO report cautiously predicts that, "if the current pace of decline is maintained, and if global efforts to stop child labor continue." We have a real opportunity to eliminate child labor in its worst forms within 10 years' time. However, difficult challenges lie ahead, especially in agriculture, where 7 out of 10 child laborers work. I know this firsthand from my work trying to end child labor in the cocoa industry. Child labor is deeply entrenched in cocoa plantations in Ivory Coast and elsewhere. But, with the cooperation of the chocolate industry, we are making progress in fighting it.

Likewise, in the broader fight against child labor, the ILO report verifies that we are on the right track to eliminating abusive and exploitative child labor. The great work of the ILO's International Program on the Elimination of Child Labor, IPEC, really vindicates the confidence I placed in this program early on. I secured the first Federal appropriation for the IPEC program back in 1996, and over the last decade, I have secured a total of more than \$323 million for the program. Clearly, that money has made a